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Attorneys for Defendants
ROYAL BANK OF CANADA, RBC CAPITAL MARKETS
CORPORATION (incorrectly named and sued as "RBC WEALTH
MANAGEMENT COMPANY, formerly RBC DAIN RAUSCHER,
INC."), and THE ROYAL BANK OF CANADA US WEALTH
ACCUMULATION PLAN

**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

STEVEN BENHAYON,
Plaintiff,

v.

ROYAL BANK OF CANADA, a
Canadian company, business form
unknown; RBC WEALTH
MANAGEMENT COMPANY, formerly
RBC DAIN RAUSCHER, INC.,
business form unknown; THE ROYAL
BANK OF CANADA US WEALTH
ACCUMULATION PLAN, formerly
known as RBC Dain Rauscher Wealth
Accumulation Plan; and, DOES 1
through 20,

Defendants.

Case No. CV08-06090 FMC(AGRx)

**SECOND DECLARATION OF
CHRISTOPHER W. DECKER IN
SUPPORT OF DEFENDANTS'
MOTION FOR PARTIAL
SUMMARY JUDGMENT ON
PLAINTIFF'S CLAIM FOR
BENEFITS UNDER THE ROYAL
BANK OF CANADA US WEALTH
ACCUMULATION PLAN**

DJ: Florence-Marie Cooper
Courtroom: (Roybal) 750
MJ: Alicia G. Rosenberg
Courtroom: (Spring) 23

Trial Date: February 16, 2010

SECOND DECLARATION OF CHRISTOPHER W. DECKER

I, CHRISTOPHER W. DECKER, declare and state as follows:

1. I am an attorney at law, duly licensed to practice before all courts of the State of California. I am an Associate with the law firm of Ogletree, Deakins, Nash, Smoak & Stewart P.C., attorneys of record herein for Defendants ROYAL BANK OF CANADA, RBC CAPITAL MARKETS CORPORATION (incorrectly named and sued as "RBC WEALTH MANAGEMENT COMPANY, formerly RBC DAIN RAUSCHER, INC."), and THE ROYAL BANK OF CANADA US WEALTH ACCUMULATION PLAN. The facts set forth herein are true of my own personal knowledge, and if called upon to testify thereto, I could and would competently do so under oath.

2. Attached hereto as Exhibit A are true copies of excerpts of the Deposition of Gabriela Sikich taken in this matter on August 28, 2009. These excerpts contain the deposition testimony cited by Defendants in their Supplemental Reply Brief Regarding Plaintiff's Claim For Benefits Under the Royal Bank of Canada US Wealth Accumulation Plan.

DATED: September 28, 2009

OGLETREE, DEAKINS, NASH, SMOAK
& STEWART, P.C.

By: /s/ Christopher W. Decker

Christopher W. Decker
Attorneys for Defendants
ROYAL BANK OF CANADA, RBC
CAPITAL MARKETS CORPORATION
(incorrectly named and sued as "RBC
WEALTH MANAGEMENT COMPANY,
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